

**Information to identify the case:**

Debtor 1	<b>Richard M. Lucchetti</b>	Social Security number or ITIN	<b>xxx-xx-1242</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Jennie S. Lucchetti</b>	Social Security number or ITIN	<b>xxx-xx-4156</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>16-24271-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Richard M. Lucchetti

Jennie S. Lucchetti

3/8/17

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Richard M. Lucchetti  
 Jennie S. Lucchetti  
 Debtors

Case No. 16-24271-JAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 16

Date Rcvd: Mar 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2017.

db/jdb	+Richard M. Lucchetti, Jennie S. Lucchetti, 100 Cortland Drive, New Stanton, PA 15672-9444
14323040	+AES/Brazos/US Bank, AES/DDB, P.O. Box 8183, Harrisburg, PA 17105-8183
14323045	+Citibank, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
14323046	+Citibank/Sears, Citicorp Credit Services, Attn: Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
14323047	#+Crossroads Financial Technologies, P.O. Box 25539, San Mateo, CA 94402-5539
14325662	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14323052	+Stoneleigh Recovery Associates LLC, PO Box 1479, Lombard, IL 60148-8479

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 09 2017 00:56:00 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14323041	+EDI: GMACFS.COM Mar 09 2017 00:48:00 Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
14323044	EDI: CITICORP.COM Mar 09 2017 00:48:00 Citi, Citibank Sd, Na, Attn: Centralized Bankruptcy, PO Box 20507, Kansas City, MO 64195
14323042	+EDI: CAPITALONE.COM Mar 09 2017 00:48:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14323043	+EDI: CHASE.COM Mar 09 2017 00:48:00 Chase Card Services, Attn: Correspondence Department, P.O. Box 15298, Wilmington, DE 19850-5298
14323048	EDI: DISCOVER.COM Mar 09 2017 00:48:00 Discover Bank, Attention Bankruptcy, P.O. Box 30954, Salt Lake City, UT 84130
14323049	+EDI: DISCOVER.COM Mar 09 2017 00:48:00 Discover Financial Services, Attention Bankruptcy, P.O. Box 3025, New Albany, OH 43054-3025
14323050	+EDI: NAVIENTFKASMSERV.COM Mar 09 2017 00:48:00 Navient, Attn: Claims Department, P.O. Box 9500, Wilkes Barre, PA 18773-9500
14323051	+E-mail/Text: bankruptcyteam@quickenloans.com Mar 09 2017 00:56:26 Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-1906

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr*	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14323053	##+The Bureaus Inc., Attention Bankruptcy Dept., 1717 Central Street, Evanston, IL 60201-1507

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 10, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0315-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 16

Date Rcvd: Mar 08, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2017 at the address(es) listed below:

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com  
Suzanne M. Bash on behalf of Debtor Richard M. Lucchetti suzannembash@yahoo.com,  
sooz1205@yahoo.com  
Suzanne M. Bash on behalf of Joint Debtor Jennie S. Lucchetti suzannembash@yahoo.com,  
sooz1205@yahoo.com

TOTAL: 4